



REGIONS

MORTGAGE

Business Services
P.O. Box 18001
Hattiesburg, MS 39404-8001
Customer Service: 1-800-986-2462
Speech and Hearing Impaired: 1-877-344-9716

June 9, 2017

Regina M. Driskill
3123 Joyce Ave
Knoxville, TN 37921

Re: Loan Number: 3006035640
Case Number: 64941
Property Address: 3123 Joyce Avenue, Knoxville, TN 37921

Dear Ms. Driskill,

Please accept this letter as our response to your letter, directed to the Consumer Financial Protection Bureau dated May 19, 2017, regarding the above reference mortgage loan. Regions' policy is to comply with both the letter and the spirit of all fair lending laws and responsible lending practices. Regions is committed to conducting all lending-related activities in a manner consistent with fair lending laws including treating all customers fairly and consistently throughout the entire lifecycle, without regard to any characteristic or basis prohibited by law, and engages in responsible lending practices. We sincerely hope the following details will address your concerns.

As stated in prior correspondence with you, it is Region's policy to require residential mortgage borrowers to maintain insurance in accordance with the terms of the mortgage. Below is a history providing a breakdown of insurance disbursements from the escrow account, and the insurance refunds received from the insurance companies for unearned premiums. We are enclosing letters dated January 21, 2015, August 25, 2015, and May 26, 2017, that address your previous concerns regarding lender placed insurance.

Below is a history providing a breakdown of insurance disbursements from 2012 – 2017.

- \$1,374.00 – insurance premium disbursed from escrow on March 20, 2012, to Kemper Insurance, for policy #UP883192, effective April 9, 2012-2013. This policy was cancelled by you, effective May 3, 2012.
- \$1,284.00 – refund from Kemper, mailed to you on May 9, 2012, check number 1700585919. This check was negotiated on May 15, 2012.
- \$2,418.00 – insurance premium disbursed from escrow on May 14, 2012, to Travelers Insurance, for policy #9902909426331, effective May 4, 2012-2013. Ms. Driskill cancelled this policy effective August 7, 2012.
- \$1,922.00 – refund from Travelers Insurance, mailed directly to you on July 19, 2012.
- There was a valid lapse in insurance coverage from May 3, 2012, to May 4, 2012, and a premium of \$4.00 was disbursed from the escrow account on May 17, 2012, for a lender placed insurance policy.
- \$1,070.00 – insurance premium disbursed from escrow on January 13, 2014, to American Reliable for policy #1280099002, effective January 15, 2013-2014. The renewal premium was not issued for January 15, 2014-2015, as you had cancelled this policy effective January 15, 2014.
- \$760.00 – insurance premium disbursed from escrow on January 13, 2014, to Republic Franklin Insurance for policy #4722274, effective January 15, 2014-2015.
- \$774.00 – insurance premium disbursed from escrow on January 8, 2015, to Utica National Insurance, for policy #4722274, effective January 15, 2015-2016.



Exclusive Address for Information Requests and Error Resolution: P.O. Box 110, Hattiesburg, MS 39403-0110
"Regions Bank d.b.a. Regions Mortgage may be a debt collector under applicable law. This communication may be deemed an attempt to collect a debt, and any information obtained could be used for that purpose."

Once enrolled, loan information is available 24 hours a day, 7 days a week at www.regionsmortgage.com



Business Services
P.O. Box 38001
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- \$1,077 – insurance premium disbursed from Escrow on March 22, 2016, to Assurant Specialty Property for policy # 807121600, effective January 15, 2016-17 (Lapse in coverage; for a lender placed insurance policy).
- \$1,185 – insurance premium disbursed from Escrow on March 23, 2017, to Assurant Specialty Property for policy #849703500, effective January 15, 2017-18 (Lapse in coverage; for a lender placed insurance policy).

As mentioned in our previous correspondence to you dated May 26, 2017, notifications were mailed on May 11, 2012; May 23, 2012; January 18, 2016; February 17, 2016; March 28, 2016; January 18, 2017; February 17, 2017; and March 29, 2017, to the address of record advising that we needed proof of insurance coverage. Consequently, as of today, the proof has not been received. Again, enclosed are copies of the letters for your review. If you have evidence of insurance coverage, please fax the documentation to our Escrow Specialists at 601-554-2385 or contact one of our Loan Specialists at 1-800-986-2462, Monday through Friday between the hours of 7:30 a.m. and 5:00 p.m. Central Time.

As of the date of this letter, your loan is currently due for April 1, 2013, and all subsequent payments. Please be advised that foreclosure action has been initiated for this loan with a sale date scheduled for June 23, 2017. The amount needed to reinstate the loan is \$17,596.14 and is valid through June 9, 2017. Should you have questions regarding the status of your loan, you may contact Tammy Jordan, your Single Point of Contact, by calling 1-800-748-9498, extension 2738.

Based on the information above, we find that there was no error made by placing purchasing a Lender Place Insurance policy for your account. Please be advised, you have certain rights under federal law regarding the documentation used in response to your request. Should you wish to obtain additional documentation regarding our research and determination or should you have any questions regarding this response, please call me at 1-800-986-2462, extension 2745, between the hours of 8:00 a.m. and 5:00 p.m. Central Time, Monday through Friday. As always, thank you for allowing Regions to serve your financial needs.

Sincerely,

Betty Ellis
Research Specialist
Servicing Performance Assurance

Enclosures

NOTE: If this loan is included in an active bankruptcy case and was not reaffirmed by order of the Bankruptcy Court, or if you received a bankruptcy discharge associated with your loan, this letter is being provided for informational purposes only and is not an attempt to collect, recover, or offset any discharged debt previously incurred by you. However, we reserve all rights and remedies under the security instrument, including the right to foreclose on the collateral.

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 If you are not the borrower, please do not provide any information to this lender. If you are the borrower, please contact Regions Mortgage at 1-800-452-6263 or visit www.regionsmortgage.com.
 "Regions Mortgage is an Equal Housing Lender."